

**NOV 30 2005**

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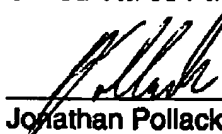
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Date: November 30, 2005  
Re: United States Patent Application No. 09/771,653  
Total Pages: 24 (including cover)  
File Number: T8467862US  
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IN THE UNITED STATES PATENT AND TRADEMARKS OFFICE

In re Application of:  
PERLEY et al.

Serial No.: 09/771,653  
Filed: January 30, 2001  
Title: COMPUTERIZED METHOD AND SYSTEM FOR MANAGING A  
FINANCIAL CAPACITY OF A BUSINESS

Our Docket: T8467862US

Examiner: Forest Thompson Jr.  
Tel: (703) 306-5449

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Art Unit: 3625

To: The Commissioner of Patents and Trade-Marks  
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November 30, 2005

**RESPONSE**

Dear Sir:

This communication is filed in response to the Office Action dated August 1, 2005.

**Amendments to the Claims** being on page 2 of this paper.

**Remarks** begin on page 7 of this paper.